Writing-Off of NPAs of SBI

722. SHRI R.S. GAVAI: Will the Minister of FINANCE be pleased to state:

(a) details of the loans written-off by State Bank of India and other Nationalised Banks during the last financial year;

(b) whether the write-off done in the last financial year is more than previous years;

(c) if so, the reasons therefor; and

(d) details of the recoveries of NPA by these banks during last financial year in comparison to previous year?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL): (a), (b) and (d) The details of loans written-off and recoveries made by State Bank of India (SBI) and Public Sector Banks for the years 2001-02 and 2002-03 are as under:—

Banks	Amount written-off		Recoveries made	
	2001-02	2002-03	2001-02	2002-03
State Bank of India	2626.23	4071.39	4559.35	6668.35
Public Sector Banks	6428.00	9448.00	14059.18	18730.15

(c) Banks have been able to increase provisions for Non-Performing Assets (NPAS) due to their improved performance. These provisions have been utilized to write off NPAs and cleanse balance sheets, avail tax benefits and to bring the level of NPAs down to the internationally accepted benchmarks. However, these write offs are technical in nature and banks continue their efforts to make recovery even from written off accounts.

Bank credit to SSI Sector

723. DR. P.C. ALEXANDER: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that bank credit to the Small Scale Industries sector, which was 17.5 per cent of the net bank credit at the end of March 1998, declined to 11.1 per cent at the end of March, 2003;